

# Time to Save!



Written by: Mandi Gerland &  
Ann Woomert

## Literacy

### Reading Level: Early Reader

(Note: These books have not been levelled using standardized book leveling systems. See back cover for our suggested level.)

### Word Count and Vocabulary

Word Count: 338 words

High Frequency Words: *young(est), future, decide(d), ready, easy, talk(ed), daily, every, cheque, half, enough, knew, wrote, flight*

### Reinforcing Decoding Skills

"ou" - *account*

"gh" as /f/ - *enough*

Words endings: -ed patterns (wanted, decided, needed /id/, talked, helped /t/, showed /d/)

Double Consonant: *better, little, different, brilliant, college, account, worried*

"trans" - *transfer, (Latin prefix—meaning across, beyond or opposite)*

### Book Introduction Considerations (based on student need)

Meaning	Structure	Visual
<p>p.1—<i>youngest</i></p> <p>p.3—<i>Open a bank account, saving money for my future, on my own</i></p> <p>p.4—<i>nervous, easy</i></p> <p>p.5—<i>savings account, chequing account</i></p> <p>p.7—<i>debit card, part-time job, half, pay cheque</i></p> <p>p.9—<i>deposited, extra</i></p> <p>p.10—<i>applied to college, tuition</i></p> <p>p.11—<i>brilliant idea</i></p> <p>p.13—<i>transferred, write a cheque,</i></p> <p>p.15—<i>Flight Services, Take off!</i></p>	<ul style="list-style-type: none"> <li>• Contractions: <i>didn't, I'll, it's, I'm</i></li> <li>• Irregular past tense: <i>feel/felt, tell/told, have/had, get/got, knew/know</i></li> <li>• Inflectional endings: -s, -ing, -ed</li> <li>• Personal pronoun: <i>myself</i></li> <li>• Ellipse ...</li> <li>• Glossary</li> </ul>	<ul style="list-style-type: none"> <li>• Punctuation \$ ! ? " " "</li> <li>• Compound words: <i>everyone, today, birthday, maybe, myself, into, everyday</i></li> <li>• Callouts -thinking</li> <li>• Captions</li> <li>• Cheque</li> <li>• Money \$50 dollars</li> <li>• Label</li> </ul>

# Time to Save!

**Written by:** Mandi Gerland & Ann Woomert

**Student Contributor:** Lara

**Project Lead:** Sharon Newmaster

**Designed by:** Jeffery Robinson

**Edited by:** Moyra Bartlett & Jean Hambleton

I am the youngest in my family.  
Everyone likes to help me.  
Now, I want to start doing things by  
myself because soon I'll be going  
to college.



One day, my mom said I should open a bank **account** because I need to start **saving** money for my future.

My brother wanted to go with me, but I said, "No. I want to go on my own."



The next day I decided,  
“Today is the day I am going to  
open my bank account.”  
I felt a little nervous, but I was  
ready.

I hope it's easy to  
open a bank  
account.



The lady at the bank smiled at me  
and made me feel better.  
We talked about different kinds of  
bank accounts. I opened two bank  
accounts. I opened a savings account  
to save money for college and a  
chequing account for my everyday  
spending.





Opening a bank account



I got my **debit card** and my bank account numbers. I started using my bank accounts.

Every week, I got a **pay cheque** from my part-time job. I put half the money in my savings account and half the money in my chequing account.



## ATM Machine



On my birthday, my brother gave me \$50 dollars. I **deposited** the money into my savings account.

I put all my extra money into my savings account and did not spend it.



Do I have enough money?



This year, I applied to college. I needed to pay a deposit for college **tuition**. I was worried... "Do I have enough money?"



I knew I didn't have enough money in my chequing account. Then I had a brilliant idea. Maybe I had enough money in my savings account.





I checked my savings account.  
I had saved a lot of money!  
I can pay my deposit for college!  
I **transferred** money from my savings account to my chequing account. I wrote a cheque for the deposit and sent it to the college.



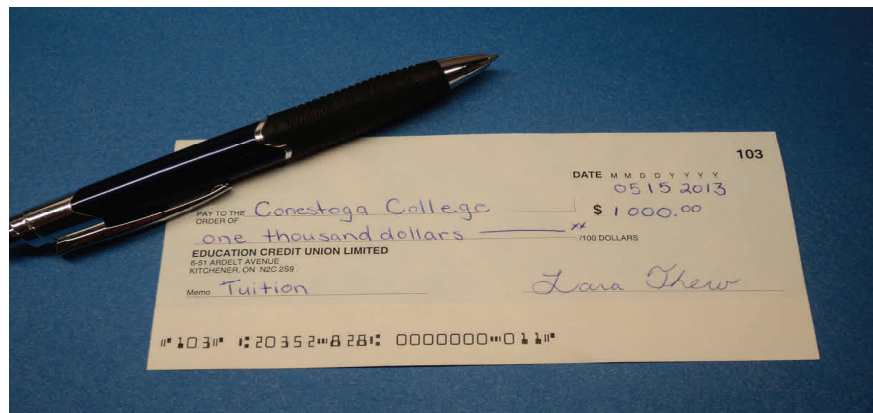




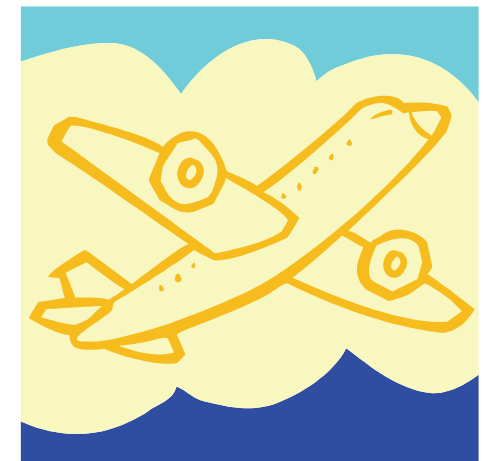
Transferring money from my savings account to my chequing account.



In September, I am going to college to study Flight Services. I'm not nervous because I know how to do things by myself. It will be exciting! I am ready to take off!



Cheque to pay my college tuition fee.





**Flight  
Attendant**



## Glossary

<b>account</b>	a service by a bank where your money is kept
<b>debit card</b>	bank card to use your account
<b>deposit</b>	to put money into an account
<b>pay cheque</b>	money you get paid for working
<b>save</b>	to put money away to use later
<b>transfer</b>	to move money from one account to another account
<b>tuition</b>	payment for school

# Financial Literacy

## Financial Skills

- Learn about the benefits of having a bank account
- Learn that there are different kinds of bank accounts
- Understand the difference between a savings account and a chequing account
- Transferring money between accounts
- Writing a cheque
- Learn how to save money for future needs or wants

## Building Financial Knowledge

As students begin to participate in activities that require the use of financial services, they are ready to open their own bank accounts. Understanding the basic characteristics, uses, and benefits of bank accounts helps them to be informed consumers. They will be able to build upon their new knowledge and further pursue the necessary questions that are critical to making good decisions about the financial products they will continue to need as adults.

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## Think and Talk:

### What do you know about banking?



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Ontario Ministry of Education Guided Reading PM Intervention	Emergent										Early												
	A	B	C	D	E	F	G	H	I	J	K	L	M	N									
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23

Nonfiction Narrative

Recommended for ELD Step 2, ELDBO

Total Running Words: 338